

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Iris R. Jiggetts  
 Debtor

Case No. 16-15412-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2016.

db +Iris R. Jiggetts, 846 North Brooklyn Street, Philadelphia, PA 19104-1444  
 13768842 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 13768843 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13768845 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
 St Louis, MO 63179-0040  
 13768857 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
 (address filed with court: Wells Fargo Bank Nv Na, 1 Home Campus X2303-01a,  
 Des Moines, IA 50326)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Dec 03 2016 02:13:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: bankruptcy@phila.gov Dec 03 2016 02:33:50 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 03 2016 02:32:39  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 03 2016 02:33:26 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13768841 EDI: CAPITALONE.COM Dec 03 2016 02:18:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 13768840 +EDI: CAPITALONE.COM Dec 03 2016 02:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 13768844 +EDI: SEARS.COM Dec 03 2016 02:18:00 Citibank / Sears, Po Box 6283,  
 Sioux Falls, SD 57117-6283  
 13768846 +EDI: CITICORP.COM Dec 03 2016 02:18:00 Citibank/Best Buy, Po Box 6241,  
 Sioux Falls, SD 57117-6241  
 13768848 +EDI: WFNNB.COM Dec 03 2016 02:18:00 Comenitycapital/bjsclb, Po Box 182120,  
 Columbus, OH 43218-2120  
 13768847 +EDI: WFNNB.COM Dec 03 2016 02:18:00 Comenitycapital/bjsclb, Po Box 182125,  
 Columbus, OH 43218-2125  
 13773037 EDI: RECOVERYCORP.COM Dec 03 2016 02:18:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13768849 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synchrony Bank/ JC Penney, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 13768850 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synchrony Bank/ JC Penney, Po Box 965007,  
 Orlando, FL 32896-5007  
 13768851 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 13768852 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synchrony Bank/Lowes, Po Box 965005,  
 Orlando, FL 32896-5005  
 13768853 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 13768854 +EDI: RMSC.COM Dec 03 2016 02:18:00 Synchrony Bank/Walmart, Po Box 965024,  
 Orlando, FL 32896-5024  
 13768855 +EDI: WTRRN BANK.COM Dec 03 2016 02:18:00 Target, C/O Financial & Retail Services,  
 Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475  
 13768856 +EDI: WTRRN BANK.COM Dec 03 2016 02:18:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
 13768858 +EDI: WFFC.COM Dec 03 2016 02:18:00 Wells Fargo Bank Nv Na, Po Box 94435,  
 Albuquerque, NM 87199-4435  
 13768859 +EDI: WFFC.COM Dec 03 2016 02:18:00 Wells Fargo Card Services, Mac F82535-02f,  
 Po Box 10438, Des Moines, IA 50306-0438  
 13768860 EDI: WFFC.COM Dec 03 2016 02:18:00 Wells Fargo Card Services,  
 Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
PAUL H. YOUNG on behalf of Debtor Iris R. Jiggetts ykassoc@gmail.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Iris R. Jiggetts</u>	Social Security number or ITIN	<b>xxx-xx-3518</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-15412-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Iris R. Jiggetts

12/1/16

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**